

Analytics on Demand™

The analytical expertise you need, when you need it

Recruiting and retaining top talent is generally difficult. But when qualified resources are scarce, it can seem impossible. Having expert resources on call can help you meet this challenge, allowing you to focus on your highest priorities.

Limited resources in a demanding business environment

Integrating analytics into existing operations is no longer a “nice to have.” It’s a necessity. Hiring experienced analytical resources is critical to comply with regulations and stay ahead of competitors. But how do you recruit and retain this expertise? Many third-party firms provide offshore resources for analytical projects, but these analysts lack deep knowledge of U.S. regulations and have little to no experience working with credit bureau data. With limited budgets, regulatory obligations and fierce competition, you must have the right resources when you need them.

Analytical experts — on demand

Analytics on Demand provides expert-level analytical resources available for onsite or remote outsourced analytical and modeling work. We can help you reduce operational costs, reach organizational goals and comply with current regulations. With deep knowledge of regulatory requirements, vast experience in credit risk modeling and a thorough understanding of credit bureau data, our analysts help you turn data into actionable insights and profitable business decisions.

Our approach

With our flexible engagement model, you can choose to start small and increase over time or begin with a larger team. Either way, we work as an extension of your team. Before assigning an analyst to your project, we review your specific analytical/modeling request, along with the number of resources needed, your specific time frame and location, and the desired background/skill set. Using this information, we can confidently match your analytical needs with the right team members.

Our analytical team will work alongside you, using your tools and intellectual property, giving you the option to maintain ownership of any resulting work product. Throughout the engagement, one of our senior managers will oversee the project, ensuring a strong partnership and enabling executive-level project support. These engagements also can be supported by our Experian Advisory Services consultants, who have deep industry experience to help you achieve your strategic goals.

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Benefits

- Relieve the pressure on your resources so they can focus on your most pressing priorities.
- Manage the peaks and valleys in your workload by accessing a scalable resource pool.
- Access domain experts as needed.
- Reduce operational costs by using a blend of current staff and third-party resources.

Experian Decision Analytics

As one of the leading modeling companies in the world, we have a depth of experience in building advanced scoring products and services that is unsurpassed in today's marketplace. Our modelers and analytical consultants have a vast background in credit bureau data and significant experience in developing and validating models. We have delivered more than 1,500 custom scorecards worldwide, and our list of clients includes most of the top card issuers in the United States.

Our team leverages their knowledge in credit bureau data to design and develop scoring products and services using advanced analytical techniques that provide for better decisioning and efficiencies across all stages of the Customer Life Cycle.

Modeling techniques used by our analysts include, but are not limited to:

- Attribute development
- Cluster analysis
- Data mining
- Decision trees (CART/CHAID)
- Hazard models
- Logistic regression
- Machine learning
- Model governance monitoring and reporting
- Nonparametric methods
- Reject inferencing
- Score validations
- Sensitivity analysis
- Stress testing
- Time series analysis

Whether the goal is finding new customers, offering them the most appropriate terms or managing the relationship throughout the full Customer Life Cycle, we provide the necessary tools to allow our clients to understand their customers and proactively manage the decisioning process.

To find out more, contact your Experian sales representative or call 1 888 414 1120.

